

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-18942
Herbert Wesly and Judith Jean Newman Judge: KCF

Debtor(s) 2nd modified

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 05/01/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/HW Initial Co-Debtor: /s/JJN

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 483.00 per month to the Chapter 13 Trustee, starting on May 1, 2019 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 400.00
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes	\$5,111.87

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America - 2nd mortgage	42 Quail Run Bayville, NJ	\$526.68	0%	\$526.68	\$76.52
Mill Creek Island Berkley Condo Assoc	42 Quail Run Bayville, NJ	\$16,552.11	0%	\$16,552.11	\$198.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit	2007 Toyota Rav4	Unknown	surrendered in full satisfaction of debt/lien

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

CitiMortgage - 1st Mortgage on property 42 Quail Run, Bayville, NJ - regular monthly payment to be made outside the chapter 13 plan as per loan modification agreement.

Auto loan on 2010 Subaru Forester to be paid outside of Chapter 13 plan.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Lease Trust	\$426.51	car lease	assume	\$330.00

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Cach of New Jersey Atty: Bronson & Migliaccio	Real Estate	Judgement Lien DJ- 018248-2010	\$7,300.00	\$108,000.00	\$43,750.00	\$129,322.00	Total amount of lien, debt discharged in prior chapter 7
Division of Taxation	Real Estate	Judgement Lien DJ- 171628-2012	\$775.33	\$108,000.00	\$43,750.00	\$129,322.00	Total amount of lien

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/29/2018.

Explain below **why** the plan is being modified:
Surrendering Toyota Motor Credit in full satisfaction of lien/debt

Explain below **how** the plan is being modified:
part 4d: remove Toyota Motor Credit from cram
part 4f: surrender Toyota Motor Credit in full satisfaction of debt/lien
part 4e: add Subaru Forester to be paid outside of Chapter 13 plan
part 7c: remove Toyota Motor Credit from cram

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 04/18/2019

/s/Hebert Newman
Debtor

Date: 04/18/2019

/s/Judith Jean Newman
Joint Debtor

Date: 04/18/2019

/s/ William H. Oliver, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Herbert Wesly Newman
 Judith Jean Newman
 Debtors

Case No. 17-18942-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 46

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db/jdb
 516802191 +Herbert Wesly Newman, Judith Jean Newman, 42 Quail Run, Bayville, NJ 08721-1385
 516932508 Bank of America, Po Box 27052, Tampa, FL 33623-7052
 +Bank of America, Jenelle C. Arnold, 4375 Jutland Dr, Ste. 200, POB 17933,
 San Diego, CA 92177-7921
 516903360 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
 516802192 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517859285 CITIMORTGAGE, INC., POB 688971, DES MOINES, IA 50368-8971
 516966585 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516802196 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516802197 Citimortgage, Inc., P.O. Box 9001067, Louisville, KY 40290-1067
 516885619 Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030
 516827295 Daniel 5.Shehata Esq, PO Box 1111, New Brunswick, NJ 08903-1111
 516802200 +Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498
 516802201 +IC System, PO box 64437, Saint Paul, MN 55164-0437
 516802204 McGovern Legal Services, LC, 850 Route 1, North Brunswick, NJ 08902
 516802206 +Mill Creek Island Berkeley Condominium, C/O Association Advisors, 100 Market Yard,
 Freehold, NJ 07728-2200
 516891140 Mill Creek Island Berkeley Condominium Association, c/o McGovern Legal Services, LLC,
 PO Box 1111, New Brunswick, NJ 08903-1111
 516802207 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
 P.O. Box 245, Trenton, NJ 08695-0245)
 516802214 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)
 516802212 +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 517032266 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517032261 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516802215 +Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
 517016058 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 517025265 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 00:02:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 07 2019 00:02:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516802193 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 06 2019 23:59:21 Capital One,
 Po Box 30285, Salt Lake City, UT 84130-0285
 516802194 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 06 2019 23:58:49 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 516802195 +E-mail/Text: bkr@cardworks.com May 07 2019 00:01:17 Cardworks/CW Nexus, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 516802198 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 07 2019 00:02:22 Comenitycapital/boscof,
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 516802199 +E-mail/PDF: creditonebknofications@resurgent.com May 06 2019 23:58:54 Credit One Bank Na,
 Po Box 98873, Las Vegas, NV 89193-8873
 516884229 E-mail/Text: cio.bncmail@irs.gov May 07 2019 00:02:01 IRS, POB 724,
 Springfield, NJ 07081
 516802203 +E-mail/Text: bncnotices@becket-lee.com May 07 2019 00:01:47 Kohls/Capital One,
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 516939332 E-mail/PDF: resurgentbknofications@resurgent.com May 06 2019 23:58:58
 LNVN Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516939294 E-mail/Text: bkr@cardworks.com May 07 2019 00:01:17 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517064597 +E-mail/Text: bankruptcydpt@mcmcg.com May 07 2019 00:02:40 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516802205 +E-mail/Text: mpoulalak@theassociationlawyers.com May 07 2019 00:03:10
 Michael R. Polulak, Esquire, PO Box 1111, New Brunswick, NJ 08903-1111
 517077934 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 06 2019 23:58:51
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
 Norfolk VA 23541
 517078048 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 06 2019 23:59:54
 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067,
 Norfolk VA 23541
 516911970 E-mail/Text: bnc-quantum@quantum3group.com May 07 2019 00:02:33
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 46

Date Rcvd: May 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516802208 +E-mail/PDF: gecsedirecoverycorp.com May 06 2019 23:59:14 Synch/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
516804815 +E-mail/PDF: gecsedirecoverycorp.com May 06 2019 23:59:45 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516802209 +E-mail/PDF: gecsedirecoverycorp.com May 06 2019 23:59:13 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516802210 +E-mail/PDF: gecsedirecoverycorp.com May 06 2019 23:59:42 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516802211 +E-mail/PDF: gecsedirecoverycorp.com May 06 2019 23:59:43 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516874463 +E-mail/Text: bncmail@w-legal.com May 07 2019 00:02:54 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Mill Creek Island Berkeley Condominium Association, c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
517683288* CitiMortgage, Inc., POB 6030, Sioux Falls, SD 57117-6030
516802202* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081)
516920423* IRS, POB 7346, Philadelphia, PA 19101-7346
516802213* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo on behalf of Creditor Mill Creek Island Berkeley Condominium Association, Inc. collections@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Judith Jean Newman bkwoliver@aol.com, R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Herbert Wesly Newman bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 9